

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Shaun C. Palmer  
Debtor

Case No. 22-01298-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jul 18, 2022

User: AutoDocket  
Form ID: 309A

Page 1 of 2  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2022:**

Recip ID	Recipient Name and Address
db	+ Shaun C. Palmer, 203 S. 7th St., Steelton, PA 17113-2408
5485099	+ Aes Members 1st Fcu, Attn: Bankruptcy, Po Box 40, Mechanicsburg, PA 17055-0040
5485102	++ CAPITAL REGION WATER, ATTN AR MANAGER, 3003 N FRONT STREET, HARRISBURG PA 17110-1224 address filed with court:, Capital Region Water, 3003 N. Front St., Harrisburg, PA 17103
5485104	#+ McClure Law Office, PO Box 65, Middletown, PA 17057-0065
5485116	+ Office of Attorney General, Financial Enforcement, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
5485107	+ PPL Electric, Attn: Bankruptcy, 2 North 9th Street CPC-GENN 1, Allentown, PA 18101-1179
5485106	+ Paula J. McDermott, Esq., 5000 Marketplace Way, Enola, PA 17025-2431
5485108	+ Ratchford Law Group, P.C., Michael F. Ratchford, 54 Glenmaura National Blvd, Ste 104, Moosic, PA 18507-2161
5485110	+ Robert M. Zuckerman, M.D., 2151 Linglestown Rd, Harrisburg, PA 17110-9499
5485111	++ SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339 address filed with court:, Snap-on Credit, 950 Technology Way, Suite 301, Libertyville, IL 60048
5485112	The City of Harrisburg, Sanitation Department, 1820 Paxton St., Harrisburg, PA 17104-2826
5485119	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jmh@johnhyamslaw.com	Jul 18 2022 18:46:00	John Matthew Hyams, Law Offices of John M. Hyams, 2023 N 2nd St, Harrisburg, PA 17102
tr	+ EDI: BKKGENDRON	Jul 18 2022 22:43:00	Kara Katherine Gendron (Trustee), Mott & Gendron Law, 125 State St, Harrisburg, PA 17101-1025
ust	+ Email/Text: USTPRegion03.HA.ECF@USDJ.GOV	Jul 18 2022 18:46:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5485100	Email/Text: Bankruptcy@arstrat.com	Jul 18 2022 18:46:00	ARstrat, 14141 Southwest FWY, Suite 300, Sugar Land, TX 77478
5485101	+ EDI: CAPITALONE.COM	Jul 18 2022 22:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5485114	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jul 18 2022 18:46:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5485103	+ Email/Text: cashiering-administrationservices@flagstar.com	Jul 18 2022 18:46:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
5485115	EDI: IRS.COM	Jul 18 2022 22:43:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5485105	+ Email/Text: bankruptcynotices@psecu.com	Jul 18 2022 18:46:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5485118	EDI: PENNDEPTREV		

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		Jul 18 2022 22:43:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5485118	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Jul 18 2022 18:46:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5485109	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Jul 18 2022 18:54:30	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5485117	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov		
		Jul 18 2022 18:46:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
5485113	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net		
		Jul 18 2022 18:46:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2022 at the address(es) listed below:

Name	Email Address
John Matthew Hyams	on behalf of Debtor 1 Shaun C. Palmer jmh@johnhyamslaw.com acb@johnhyamslaw.com;sew@johnhyamslaw.com
Kara Katherine Gendron (Trustee)	karagendrontrustee@gmail.com PA89@ecfcbis.com,trusteenoticesbox@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1: Shaun C. Palmer Social Security number or ITIN: xxx-xx-4322  
First Name Middle Name Last Name EIN: -------  
Debtor 2: Social Security number or ITIN: ----  
(Spouse, if filing) First Name Middle Name Last Name EIN: -------  
United States Bankruptcy Court: Middle District of Pennsylvania Date case filed for chapter: 7 7/15/22  
Case number: 1:22-bk-01298-HWV

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Shaun C. Palmer	
2. All other names used in the last 8 years		
3. Address	203 S. 7th St. Steelton, PA 17113	
4. Debtor's attorney Name and address	John Matthew Hyams Law Offices of John M. Hyams 2023 N 2nd St Harrisburg, PA 17102	Contact phone 717-520-0300 Email: <a href="mailto:jmh@johnhyamslaw.com">jmh@johnhyamslaw.com</a>
5. Bankruptcy trustee Name and address	Kara Katherine Gendron (Trustee) Mott & Gendron Law 125 State St Harrisburg, PA 17101	Contact phone 717-232-6650 Email: <a href="mailto:karagendrontrustee@gmail.com">karagendrontrustee@gmail.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM  Contact phone (717) 901-2800  Date: 7/18/22
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>August 23, 2022 at 12:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>341 meeting will be held telephonically, Refer to the call-in instructions</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 10/22/22</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	